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OFFICE OF
INSURANCE COMMISSIONER

IN THE MATTER OF

ADRIAN B. ABENOJAR,

Licensee.

ORDER NO. 14-0046

CONSENT ORDER
LEVYING A FINE

The Insurance Commissioner of the State of Washington, pursuant to the authority set forth in RCW 48.17.530 and RCW 48.17.560 and having reviewed the official records and files of the Office of the Insurance Commissioner ("OIC"), makes the following:

FINDINGS OF FACT:

1. Adrian B. Abenojar ("Abenojar" or "Licensee") was first licensed as a resident life insurance agent on May 9, 2012. Abenojar renewed his producer license online from the OIC on November 25, 2013.

2. In the renewal, he indicated that in satisfaction of WAC requirements for continuing education, he had completed course 605718 with a completion date of November 25, 2013. The course, "Contemporary Insurance Topics" was for 18 credit hours, nine of which were for ethics. Because the continuing education provider had not submitted the roster of enrollees to the OIC, Continuing Insurance Education Analyst Joe Mendoza asked the provider about Abenojar's completion of the course. The provider confirmed that Abenojar did not complete the course. Abenojar had no documentation or other proof that he did complete the course on November 25, 2013.

CONCLUSIONS OF LAW:

1. By failing to complete the required ethics credit hours for continuing insurance education during the term of his licensure prior to renewing, Abenojar violated WAC 284-17-224.

2. RCW 48.17.530(1) states that the Commissioner may revoke, suspend, or place on probation an insurance producer's license and/or may levy a fine in accordance with RCW 48.17.560 for any of the following causes:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Violating any insurance laws, or violating any rule of the Commissioner.

3. RCW 48.17.560 states that after a hearing or upon stipulation by the licensee or insurance education provider, and in addition to or in lieu of suspension, revocation, or refusal to renew any such license or insurance education provider approval, the Commissioner may levy upon the licensee or insurance education provider a fine of not more than \$1,000 per violation of the insurance code.

CONSENT TO ORDER:

Abenojar, acknowledging his duty to comply fully with the applicable laws of the State of Washington, consents to the following in consideration of his desire to resolve this matter without further administrative or judicial proceedings. The Insurance Commissioner consents to settle the matter in consideration of his payment of a fine and on such terms and conditions as are set forth below.

1. Abenojar consents to the entry of this Order, waives any and all hearing rights, and further administrative or judicial challenges to this Order.

2. By agreement of the parties, the Insurance Commissioner will impose a fine of \$250.00 (Two Hundred Fifty Dollars) to be paid within thirty days of the entry of this Order.

3. Abenojar understands and agrees to complete a three (3) hour approved continuing education ethics course within thirty (30) days of the entry of this Order.

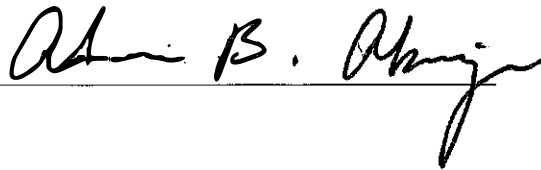
4. Abenojar understands and agrees that any future failure to comply with the statute and regulation that is the subject of this Order constitutes grounds for further penalties, which may be imposed in response to further violations.

5. Abenojar's failure to timely pay this fine and to adhere to the conditions shall constitute grounds for revocation of his license as an insurance producer, and shall result in the recovery of the fine through a civil action brought on behalf of the Insurance Commissioner by the Attorney General of the State of Washington.

EXECUTED this 18th day of April, 2014.

ADRIAN B. ABENOJAR

Signature: _____



ORDER

Pursuant to the foregoing Findings of Fact, Conclusions of Law, and Consent to Order, the Insurance Commissioner hereby orders as follows:

1. Abenojar shall pay a fine in the amount of \$250.00 (Two Hundred Fifty Dollars) to be paid within thirty days of the entry of this Order.
2. Abenojar will complete a three (3) hour approved continuing education ethics course within thirty days of the entry of this Order.
3. Abenojar's failure to pay the fine within the time limit set forth above shall result in the revocation of his license as an insurance producer and in the recovery of the fine through a civil action brought on behalf of the Insurance Commissioner by the Attorney General of the State of Washington.

ENTERED AT TUMWATER, WASHINGTON, this 23rd day of April, 2014.

MIKE KREIDLER
Insurance Commissioner

By



Darryl Colman
Staff Attorney
Legal Affairs Division